

## What older people need

There are many ways in which the lives of older people could be improved and the Forum has identified some of them

Over the years the Forum has set a number of goals for itself and feels the need to re-state them in clear terms from time to time. Here are some of them. Over those same years we have won a number of battles.

If we ask, make waves and do our best on vital issues we still may not win, though we may get improvements. If we don't ask and make a noise, we certainly won't win anything.

### **A Commissioner for Older People**

The Forum feels it needs to restate in strong terms its longstanding call for a commissioner for older people. Wales and Northern Ireland have commissioners independent of government who can champion and safeguard the rights of older people and who have legal powers and responsibilities to enact positive change.

It's time England and Scotland followed suit, especially in the light of facts emerging about the impact of the cost of living crisis and our weak care system.

### **A state pension fit for purpose**

Without top-ups that too many don't claim for a variety of reasons, or an occupational pension (or independent wealth for that matter), our state pensions are not adequate. They need to be at least 70% of the Living Wage.

The UK state pension is one of the worst in Europe and below the OECD average. Why do other comparable countries have significantly better state provision? At least two million of our pensioners live in poverty. This is a rich country and the riches need to be more equally spread, through spending on social infrastructure, for example.

### **A National Care Service**

The serious flaws in our care services have recently highlighted how poor they are. We need a national service funded through general taxation and free at the point of need. It should be publicly run, publicly accountable and locally delivered.



We need someone who can champion and safeguard the rights of older people

### **An end to digital exclusion**

The push for digital first excludes many older people (as well as others) who are not on-line. This results in them being charged more and, too often, experiencing problems in accessing basic services.

There can be difficulties in accessing transport, GP surgeries and other health facilities, as well as the DWP, among other things. Locally, some Council run cafes will not take cash which excludes those who would like to socialise over a cuppa.

Apart from anything else, some digitally proficient people will become

excluded by virtue of a variety of problems like failing eyesight, arthritis in the hands or no longer being able to afford the necessary equipment.

### **To defeat ageism**

A recent UN survey has found that one in two people hold moderately or highly ageist attitudes. This is worldwide, so we have to hope it's not so bad here, though we may not want to put money on it.

There are almost 11 million aged 65 and over in our population, 19% of the population, the overwhelming majority of whom have made an enormous contribution to the country in one way or another. Around one in five live in poverty – that's now 2.1 million and rising. This needs putting right.

*Fighting for equal rights online and offline, p5*

*Forum Groups, social events, meetings and more, pp13-16*

# Enfield Borough Over 50s Forum

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## Disclaimer

*This newsletter is for general information. You are urged to seek competent professional advice before doing anything based on its contents. The Forum takes no responsibility for any of the services provided by any advertisement in this newsletter.*

## JOIN the Forum

The Forum is a voluntary organisation which relies on membership fees, some sponsorship and occasional small grants to undertake a wide range of activities which benefit older people in the borough of Enfield. If you are reading this and are not an individual member, please consider joining by contacting the office. It's just £11 a year (£16 for couples) or £100 (£150 for couples) for lifetime membership. Organisations can join for £25 a year or £100 for five years.

## How to join or renew

Get a membership form either by calling the office (020 8807 2076) or downloading it from the membership page of the website <https://enfieldover50sforum.org.uk/membership/>

Then, telling us if you are new or renewing, you can either:

- 1) Post the form with your cheque (payable to The Enfield Borough Over 50s Forum) to Enfield Borough Over 50s Forum, Millfield House, Silver Street, N18 1PJ.
- 2) Visit the office and pay in person (though call first to check we can receive visitors).
- 3) Complete the form, scan it and then email to us at [info@enfieldover50sforum.org.uk](mailto:info@enfieldover50sforum.org.uk) and make payment through your bank account to ours: The Enfield Borough Over 50s Forum, Barclays Bank, Sort Code **20 29 81** and Account Number **13382192**.

**Don't forget to put your surname and postcode as a reference so that we can match payment and records. And make sure you include 'The' in the Forum's name.**

# Ruth's Review

## Continuing activities

### Dancing, membership, Better and speakers



This weather though! So much rain! Where is some heat and some sunshine to cheer us all up? Hopefully by the time you receive your newsletter there will be some improvement.

We have been enjoying hosting Chance to Dance in partnership with Platinum Academy, please see Forum Groups on p13 for dates of the next two opportunities. We will also be starting the Board Games and Coffee & Cake mornings in June, so everyone is very welcome to join on those dates listed also.

A huge thank you to all those who have renewed their membership promptly. Your continued support is very important to us and we have been able to process and send out the cards so they are ready for the start of the next year in April.

The post has improved slightly but we are aware that some members have been waiting too long which is disappointing when we are on target in the office. Please do get back to us, we can always resolve this.

We understand that Better which runs the leisure centres, is reviewing at the end of March, having been in Enfield since the beginning of December 2023. We hope to give an update on this as soon as possible. No doubt when they come to speak at the Civic Centre meeting in April we will know more.

Our February speaker from the Met Police drew a good attendance at Southgate Beaumont and managed some difficult questions by being honest and transparent. We will return to Southgate Beaumont on a more regular basis as a venue in addition to the Civic Centre.

I am looking forward to going back up north to see family. It does get increasingly harder when our lives are separated by distance, especially when one of your parents had a significant health event recently. I have some making up to do, being physically present.

I hope you are all getting the love and support that you need and deserve.

Look after yourselves.

*Ruth Fathaddine*

Office and Development Manager

**Coffee & Cake and Board Games starting in June. See pp13 and 16**

# Join our Executive Committee

We need people to join the Executive Committee and help run the Forum. We have lost some long-standing members through retirement and ill health, and we need some fresh and enthusiastic volunteers to serve on this committee.

We are also looking for a volunteer to assist the Editor of this newsletter and to help with online communication, including social media.

If you are interested in volunteering by using your skills to help others in our age group, please contact Ruth in our office (020 8807 2076) to discuss the responsibilities of committee members and how you could become involved in time to be nominated at the AGM on Tuesday 25 June.

## It's not working for us

The Centre for Ageing Better is calling for better programmes to help older people back into employment

People aged over 50 who lose their jobs are significantly more likely to fall into long-term unemployment than other age groups.

The Centre for Ageing Better says much was promised before last year's 'Back-to-work' budget to help people aged 50+ to get back into the labour market. But little was delivered.

There are still around 200,000 more people in this age group who are economically inactive than before the pandemic, accounting for a third of the post-pandemic rise in economic inactivity.

Dr Emily Andrews, Deputy Director for Work at the Centre for Ageing Better, said: "This time last year, the pre-budget fanfare promised significant back-to-work support for the over 50s. In reality, this was not what the Chancellor delivered.

"The government's major investment in new forms of employment support for disabled people and people with long-term health conditions was sold to us last year as the cornerstone of their response to the problem of economic inactivity among over 50s.

"But we are still waiting to hear how older workers specifically will be served by these programmes. In this instance, no news is bad news and there's little to reassure us that the government

is not repeating the mistakes of the Work and Health programme, which is delivering a job to fewer than one in five of participants aged 60+.

"Sickness, injury and disability are key factors behind economic inactivity among older workers. But any further steps to make the welfare system more punitive... will not help older workers back into work, no matter how big the stick used.

"The financial picture for many heading towards retirement is already pretty bleak. People aged 60-64 now have the highest poverty rate for any adult age group.

"And we're just two years away from the next rise in state pension age which is likely to only deepen the problem. The last rise doubled poverty rates for 65-year-olds.

"People who face the biggest barriers to work, those with disrupted employment histories, major caring responsibilities or long-term health conditions, are also the most likely to be facing financial insecurity as they enter their 60s.

"We need a national, targeted programme of 50+ employment support and clear targets to drive up performance across the board, – to ensure that workers in their 50s, 60s and beyond are given fair opportunities to contribute and thrive in the workplace."

# Policing the neighbourhood

Forum members were able to discuss a wide variety of issues at our meeting with local police

Inspector Richard Lee, Neighbourhoods, Metropolitan Police Service, North Area BCU (Enfield & Haringey) came to talk to Forum members at our February monthly meeting.

He covered a wide range of topics, including scams, anti-social behaviour and how to stay safe at home and while we are out and about. He talked about the Met's operation to target members of criminal networks who follow people who have been into the bank and steal their cash.

The police offer tips on how to protect yourself, including:

- be wary of anyone who gets too close in tight crowded areas such as transport queues. Don't stereotype what a thief looks like.
- thieves may use distraction techniques like asking for assistance, directions or showing a map in the street or shop.
- thieves will use scarves, large bags, newspapers and coats to conceal their hands when stealing from a bag, trolley or pocket.
- make sure your money is in a safe place. The bottom of a trolley, a secured bag (zips or buttons) or an inside pocket.



There was a really good attendance at the meeting, held at Southgate Beaumont Care Home

## In an emergency call 999 immediately

If you can't call 999 at the time then you should report a crime as soon as possible by calling 101 or online at [www.met.police.uk](http://www.met.police.uk)

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Email [admin@winchmorehillbowling.co.uk](mailto:admin@winchmorehillbowling.co.uk) Website [www.whbowls.com](http://www.whbowls.com)

# Offline and overlooked

Age UK has launched a new campaign to make sure those who are not online are not disadvantaged

Everyone should have fair and equal access to services. But older people are being overlooked. For those who aren't, or choose not to be, online it's becoming impossible to do basic things like banking, booking a medical appointment or paying for parking.

Age UK is campaigning to make sure everyone can access the services they need. As it says:

“so that being offline doesn't mean being overlooked”.

About one in five people over 65 do not use the Internet and around 3.4 million people aged 65 and over in the UK don't use a smartphone. 1.6 million people of the same age don't use any sort of mobile phone.

Age UK has launched a campaign for all public services to always offer a post, phone or face to face option. It lists as basic requirements:

- All public services, including the NHS, council services and other nationally-provided public services, should be legally required to offer and promote an affordable, easy to access, offline way of reaching and using them.
- The Government must make sure local Governments receive enough funding to provide offline services.



The campaign calls for all public services to always offer a post, phone or face to face option.

– There needs to be much more funding and support to enable people who are not computer users, but who would like to be, to get online.

– The Government should lead on the development of a long-term, fully-funded national Digital Inclusion Strategy, to support people of all ages who want to go online to do so (the last such strategy was produced in 2014).

– Banks must accelerate the roll-out of Shared Banking Hubs to meet the high and continuing demand for face-to-face banking services.

Older people who aren't or choose not to be online are being locked out of essential services. Age UK says, and the Forum agrees, that it's discrimination – plain and simple. And it poses real risks to people's health, wellbeing, finances and ability to participate fully in our society.

We encourage everyone to join Age UK's campaign by signing the petition.

You can get a paper copy by writing to Freepost, Age UK Campaigns and requesting a petition form. Or download a copy at <https://www.ageuk.org.uk/our-impact/campaigning/offline-overlooked/>

## Using your IT skills to help others

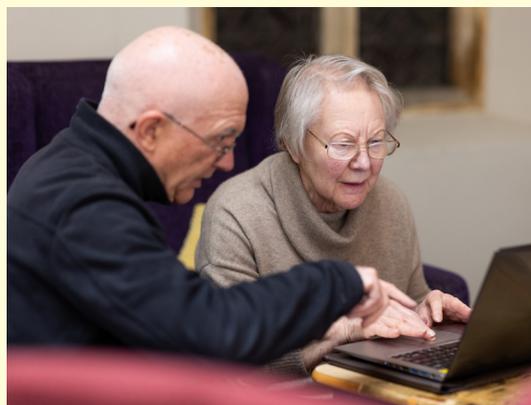
The Forum is seeking volunteers to help run IT sessions for members – and has identified workshops to help volunteers improve their skills

As you may have read in previous newsletters, we have applied to the Big Lottery for funding to support those who are digitally excluded cope with the increasing demands by banks, business and service providers.

If we manage to get the funding, we would be able to employ a co-ordinator to oversee the training of the volunteers who would then deliver courses to help those members who want to improve their IT and smart phone skills.

We already have the Universal Credit Project initiated by the Forum which is on-going and a number of our volunteers are already involved in one-to-one support of clients.

Now we will need more volunteers to run the additional



We hope to employ a co-ordinator to oversee the training of volunteers and manage the sessions for members

sessions. If you could offer your skills in a particular field, but are not sure how to go about it, we can help. A list of the sorts of training available to help our volunteers can be found on the Forum's website [www.enfieldover50sforum.org.uk/ITtraining](http://www.enfieldover50sforum.org.uk/ITtraining)

A training session will soon be available to provide a comprehensive overview of course offerings and outline the support you'll be contributing as a Digital Champion.

Please contact the Forum Office (see p2) if you would like to join the training session.

NB. If we are unsuccessful with our lottery proposal we will seek to run drop-ins for those seeking IT support.

# Care at Home – how did this happen to us?

## A frank account by Gladys, Grange Park, Enfield

My husband and I, we're both in our late 70s. Always had an active life, Frank was an avid Cricketer and played until well into his late 60s until he needed a knee operation, and I've been socialising with girlfriends and visiting various groups in and around Enfield for years. Until last year that is.



If we had known all our options we would have got Home Instead Enfield involved much sooner.

We had to slow down, not that we wanted to of course, it just happened. Not helped by my fall after Christmas last year, where I broke a hip unfortunately with a lengthy spell in hospital. Of course we also lost friends, not something that can be avoided at our age.

Increasingly we were more isolated at home, and more and more we had to rely on our two daughters, for shopping, taking us to appointments, organising the house and most importantly for social interaction as neither of us felt confident enough to go out on our own.

Frank started to get under my feet, which caused problems – I really wanted him to get out and do his own thing the way he used to, instead he became more and more withdrawn and didn't speak much which didn't help.

Needless to say all this put a strain on us, as well as our daughters and their families, visits became more strained and less fun, always something to do, someone to take somewhere, something to fetch or something to tidy up – and never enough time to sit down for just a cup of tea.

We have had carers to help out last year, after my hip operation, where I was given the aftercare package at discharge from hospital. It wasn't great to be honest, Carers

never turned up on time and they did not stay long, doing the bare minimum usually rushed which wasn't their fault – they had to get to the next visit. Little did I know there would have been other options available, such as having the money that was paid to the council enabled agency paid to an agency of my choice with me

paying the difference in cost. That way I would have had a different experience with the concept of care and no doubt would have decided sooner to get help that suited me and where I was in control.

If we would have known all our options we would have got Home Instead Enfield involved much sooner. From the initial meeting with the Care Manager to discuss our needs through to the introductions with the Care Professionals and the setting-up of the care we felt safe in the knowledge that this was a company we trusted and that they really listened to us.

We needed someone around for most of the day not only to help with daily care but also with meal planning and preparation, outings and for social interaction so we opted for Live-In Care with Home Instead Enfield, as opposed to hourly care with several visits a day which would have been another option. Live-In Care works for us, we have two Live-In Carers who alternate 2 weeks on and 2 weeks off, for an average of 10 hours per day with a 2 hour break. Cost wise this works out roughly the same as a good Care Home, but with a dedicated

Care Professional who has been matched to us. We really couldn't be happier, our relationship is back on track and we are once again able to enjoy our daughters' visits.



**Please contact Alexandra at Home Instead Enfield should you have any questions about services offered, on 0203 6418870.**

# Homes for older people

## What does Enfield's revised Local Plan mean for us?

The number of over 65s in Enfield is set to increase from 45,200 (2020) to 68,400 (2040). The biggest increase, 83%, is predicted for 90+ year olds.

Locally, the majority of 65+ year olds own their own home. A high proportion of older people live alone and the number of over 75 year olds living alone will increase significantly to about 14,071 by 2040.

Brett Leahy, Enfield's Director of Planning and Growth, spoke to us and answered questions about Enfield's Local Plan. His answers were necessarily broad because the Local Plan was being prepared.

These demographic changes (see Enfield's Market Position statement) correspond to the period of Enfield's Local Plan; the implications are significant. A supply of mainstream housing suitable for, or adapted to, the needs of households as they age and specialist housing with care options are both essential to meet an unavoidable need in Enfield's ageing population.

Brett explained that planning policy can only encourage the provision of older people's housing, it is not possible to require developers to offer it. Enfield Council's Market Position Statement sets out its approach to this difficult situation, one that government should have addressed long ago.

Unsurprisingly, given the dependence on other providers to deliver both mainstream and most specialist housing, Enfield's Local Plan simply states policy preferences. "Crucially," the Local Plan says, "specialist housing for older people should be integrated into sites in appropriate locations, well served within walkable distances of key services and amenities". Such policy expectations are highly desirable, and we expect the council to use its influence on developers to conform.

The London Plan (2021) requires 90 percent of new dwellings to be 'accessible and adaptable', and 10% suitable for wheelchair users.

In the right location such dwellings could provide suitable and attractive accommodation options for ageing residents: in or close to town centres, near to relevant facilities and in areas well-served by public transport and community amenities, including green space, while affording access to families and friends.

But Enfield's Local Plan is ambiguous regarding these standards for new homes.

Whilst Chase Park, a development proposed for Vicarage Farm in the Green Belt mentions "2130 including older persons accommodation" there are no specific requirements regarding numbers or accessibility and adaptation.

The London Plan says: "Well-designed one- and two- bedroom units in suitable locations can attract those wanting to downsize from their existing homes, and this ability to free up existing family stock should be considered when assessing the unit mix of a new build development."

It goes on: "Some older Londoners may wish to downsize, move closer to family or friends or be closer to services and facilities, but they may not want to move into specialist older persons housing".

This Downsizing policy is an opportunity for addressing the shortage of family homes that is not made explicit in Enfield's Local Plan.

### Update on Enfield revised Local Plan

The Full Council debate about the Local Plan planned for March 6 was postponed until March 19.

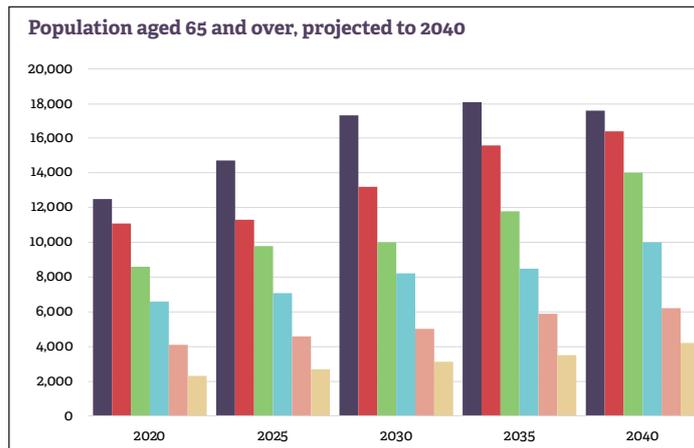
The reason given was to allow people time to review 'new' evidence.

Within days the Council published 154 documents, amounting to well over 7,000 pages of new evidence. This gave the public less than two weeks to review the evidence, form an opinion and feedback to their elected representatives before the council debate.

Following the 19 March meeting, the Council will consult local people one more time about the Local Plan. This is called Reg 19 and is the final time the public can give their views before the Plan is submitted to the Government's Planning Inspectorate.

Assuming that councillors approved the Local Plan (after we went to press), the six-week statutory public consultation was planned to start on 28 March. So our members still have time to respond by the deadline, likely to be in May.

Members are advised to use The Enfield Society website <https://enfieldsociety.org.uk/> for details of the most effective means of engaging with the consultation.



Demographic changes will require changes to housing policies

People aged	2020	2025	2030	2035	2040
65-69	12,500	14,700	17,300	18,100	17,600
70-74	11,100	11,300	13,200	15,600	16,400
75-79	8,600	9,800	10,000	11,800	14,000
80-84	6,600	7,100	8,200	8,500	10,000
85-89	4,100	4,600	5,000	5,900	6,200
90 and over	2,300	2,700	3,100	3,500	4,200
<b>Total</b>	<b>45,200</b>	<b>50,200</b>	<b>56,800</b>	<b>63,400</b>	<b>68,400</b>

The number of older people will continue to increase



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# Look on the bright side



## Hints on pronunciation for foreigners

I take it you already know  
Of tough and bough and cough and dough?  
Others may stumble but not you,  
On hiccough, thorough, laugh and through.  
Well done! And now you wish, perhaps,  
To learn of less familiar traps?

Beware of heard, a dreadful word  
That looks like beard and sounds like bird,  
And dead: it's said like bed, not bead –  
For goodness' sake don't call it 'deed!'  
Watch out for meat and great and threat  
(They rhyme with suite and straight and debt).

A moth is not a moth in mother  
Nor both in bother, broth in brother,  
And here is not a match for there  
Nor dear and fear for bear and pear,  
Just look them up – and goose and choose,  
And cork and work and card and ward,  
And font and front and word and sword,  
And do and go and thwart and cart –  
Come, come, I've hardly made a start!  
A dreadful language? Man alive.  
I'd mastered it when I was five.

T.S.W.

From a letter published in The Sunday Times  
3 January 1965

## Mirror image

When I look in the mirror and see grey hair, tiny wrinkles and dimming eyes, I think "They sure don't make mirrors like they used to."

## Questions that haunt me

Why does a round pizza come in a square box?

What disease did cured ham actually have?

How is it that we put a man on the moon before we figured out it would be a good idea to put wheels on luggage?

Why is it that people say they 'slept like a baby' when babies wake up every two hours or so?

Why are actors IN a movie, but you're ON TV?

Why do people pay to go up tall buildings and then put money in binoculars to look at things on the ground?

If corn oil is made from corn, and vegetable oil is made from vegetables, what is baby oil made from?

Why does someone believe you when you say there are four billion stars, but check when you say the paint is wet?

Why is it that no matter what colour bubble bath you use the bubbles are always white?

Why is it that no plastic bag will open from the end on your first try?

How come you never hear father-in-law jokes?

## Exercise for over 60s

- 1) Begin by standing on a comfortable surface, where you have plenty of room each side of you.
- 2) With a 5lb potato bag in each hand, extend your arms straight out from your sides and hold them there as long as you can. Try to reach a full minute, and then relax.
- 3) Each day you should find that you can hold this position for a bit longer.
- 4) After a couple of weeks, increase to 10lb potato bags. Then change to a 25lb potato bag and eventually try to get to where you can lift a 50lb potato bag in each hand and hold your arms straight out for more than a full minute.
- 5) When you feel confident at this level, put a potato in each bag.

Feel free to send contributions for the Bright Side to: [editor@enfieldover50sforum.org.uk](mailto:editor@enfieldover50sforum.org.uk)

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# Dust off your old will this Spring

By Michael Stennett, Solicitor

When you pick up the duster to wipe away the cobwebs from the corners of your home this Spring, don't forget to blow the dust off the Will you may have done many years ago and ask yourself if it needs reviewing. They say the only thing in life that remains constant is change.

For those who do not have a Will, now is the time to consider making one, especially if you have someone close who is not related to you, because under the rules of intestacy they will get nothing from your estate if you do not mention them in a Will.

For those who have made a Will, and whose circumstances have changed since they prepared it, here are a few issues they should consider.

Does the Will make adequate provision for the beneficiaries? A decade or more ago, a money gift of £1000 to a grandchild would have been a lot, but not now. Also, if you can afford to do so, why not give the legacy to the relative during your lifetime? Gifts of up to £3000 a year in total are exempt from inheritance tax, and larger sums are potentially exempt from tax, if you survive at least three years from making the gift. If you decide to gift during your lifetime, think about removing the legacy in the Will.

Very rarely have I met a client who does not want to minimize the exposure of their home to cover the cost of care. A couple that owns their home jointly should look at Will Trusts. Each person's beneficial share in the property is put in a separate trust, and in the trust the other co-owner is given a life interest. The capital value of the share in the property passes to a third party (usually a child or children). By making a Will comprising a Trust, if after the death of the first co-owner, the survivor needs care, the capital belonging to the first co-owner would be ring-fenced from paying the care fees charged to the survivor. Such an arrangement cannot be challenged by Social Services as deliberate deprivation of capital because you cannot deprive yourself of capital you never had in the first place.

It is not uncommon to be asked to review a Will that provides for the estate to be divided equally amongst the children. One of the children may be going through a divorce, have special needs, or not be good at handling money and the parent is concerned the inheritance may be

lost to a third party. A parent may love their children with equal measure but wishes to recognize the help and support one child gave them in their twilight years, by giving them a greater share of the estate. Or it could be one child is financially better off than their sibling and the parent wants to give the less well-off child a greater share. The parent is unsure about how the children will react to the unequal distribution. My advice to the client is to do what you believe to be best and explain your decision by preparing a "Letter of Wishes", along with the Will.

If you decide to make a new Will, ask yourself the question, "Is it likely to be challenged?", especially if you are removing a beneficiary or giving them a significant reduction in favour of another.

To avoid challenges, make sure you have evidence to prove it was prepared when you had "testamentary capacity" and you were not unduly influenced. When I prepare a Will for a client, particularly those in their twilight years, I make sure to establish they are of sound mind, and if necessary, get a medical report to determine capacity. If the client attends the office with someone who is likely to be a beneficiary, I will take instructions with the client on their own and make a record of the attendance.

**Stennett Solicitors, based at 4 Winchmore Hill Road, Southgate N14 6PT (opposite M&S Food Hall) have given trusted advice to the elderly and their carers for over 35 years. We are holding a Wills Fortnight from 13th May to 24th May 2024, when during this period only we offer to do a basic will for the price of £180 inclusive of vat. To find out more about the Wills Fortnight, call a member of the Private Client Team on 020 8920 3190**



Michael Stennett



**Stennett & Stennett Solicitors  
and Estate Agents**

# Joint health plan

## Keep moving to ensure that you maintain muscle strength and mobility

When I was last down at Casa Stewart, my Dad said to me that at his age if you don't keep moving you seize up. So, in honour of Ma and Pa Stewart who only started Tai Chi a couple of years ago, here are some thoughts on the benefits of moving (gently) as you get older.

As we get older wear and tear, various conditions like arthritis etc can take an increasing toll on joints and mobility. Though, as Ma and Pa point out, we can do something about it.

Low-impact exercise such as walking, swimming and cycling are all good as they strengthen muscles around the joints but without undue stress.

Building/maintaining muscle can also improve stability and reduce the risk of injury. Yoga and Tai Chi are also good for joint flexibility and mobility as they focus on gentle, controlled movements that promote flexibility and balance.

The Japanese are famous for this with an estimated 25m practising raijo taiso at least once a week. There are several 3 – 4 min videos that anyone can use on Youtube.

Two other things can be useful in maintaining joint health: maintaining a healthy weight as excess weight puts added pressure on the joints, particularly in weight-bearing areas like the knees and hips.

Secondly, maintaining good posture – poor posture can put added stress on the joints which can lead to decreased mobility over time. Never did I think that I might one day thank my mum for continually telling me to sit up.

Lastly do be mindful of any signs of discomfort or pain. Ignoring joint pain can lead to further damage/decreased mobility. If you experience persistent pain or stiffness have it checked out; for peace of mind if nothing else.

So there you have it – be physically active, maintain a healthy weight, stretch, maintain a good posture and don't ignore pain (it's a warning system). Your joints will be forever thankful.

*Glenn Stewart*

Assistant Director of Public Health, Enfield

# Cancer screening for over 70s

## Older people are not offered routine screening, but you can still request scans

Following the article on bowel cancer screening in the last issue of Forum Focus, we felt it was important to give our readers some additional information about the process.

Bowel cancer screening home tests are now being sent to those aged 54 to 74. The NHS says that "the phased expansion to people aged 54 years [from 56 years] means an additional 830,000 people in England will now be eligible for the screening test, with London, which has the lowest uptake in the country, amongst the first places to roll out to this age group."

For those aged over 74, it is possible to ask that the test kit is sent to you once every two years by calling 0800 707 6060.

Make sure you have your NHS number to hand when you call.

For breast cancer screening, women are no longer routinely called to have a mammogram once they reach 71 years of age. The NHS says that this is because "there is no scientific evidence that screening these older women brings them more benefits than harms." It explains that the main risk is that "overdiagnosis and treatment of a breast cancer that likely wouldn't have caused any symptoms during a woman's lifetime."

However, women aged 72 and over can request a mammogram once every three years. The NHS suggests that you talk to your GP.

# Loneliness project is launched

## Helping isolated and lonely people get out and about in Enfield

Your Forum has long been concerned about the many negative effects that loneliness and isolation may have on older residents. We know it can create a range of problems: anxiety and depression, self-neglect, fear of the outside world; made worse by the speed of change, and quite simply the effects of lack of social contact and of outdoor exercise and movement, not to forget our enemy, ageism. Digital exclusion and hopelessness about getting access to services may play a part.

Recently, worrying health data has indicated that, locally, we have had admissions to hospital for malnutrition among older people which appear to be correlated to living alone, not the consequence of illness.

Obviously, the increased cost of living will have played a part as may the absence of easily accessible facilities and support, and

this should not be happening in the 21st century.

The North Midd and the North Central London Integrated Care Board have stumped up £4,000 each to help counter what should be entirely preventable hospitalisations, and your Forum is participating in a project along with Public Health, other council departments, Age UK and others to try to identify those at risk and to encourage more very local, out-of-the-house activity that is free or very reasonable, easy to reach and welcoming.

We're making a start in some of the wards along the eastern side of the borough where we estimate the rocketing price-rises in food we have all experienced will have had the greatest impact on limited pension-based budgets but we've identified places to go and activities to enjoy all over the borough.

# Can I pass on my Pension when I die?

If you are planning your retirement, or drawing a pension from a flexible drawdown pension plan, you should be thinking about planning your inheritance at the same time. Many people only start thinking about their inheritance planning when they are writing their Will\*. Deciding who gets what and how much certainly focuses your mind, but there is a real value and tax efficiency in financial planning that considers your pension pot as part of your legacy.

## Why it makes sense to pass on your pension

The capital value of a pension sits outside of your estate, which means it will not be counted or liable for 40% inheritance tax. When your beneficiaries drawdown your inherited pension, they may be liable to income tax depending on what age you are when you pass away, but as long as they are basic rate taxpayers, they will only pay 20% rather than the 40% inheritance tax rate.

## You can pass on your pension to children and grandchildren

If you have the correct type of pension, the defined contribution pension, you could pass this on to children or grandchildren when you pass away in order to help them realise their own life goals, pay off a mortgage early etc. What's more a pension doesn't have to be earmarked for children or even relatives you can leave it to anyone, it's becoming more common to skip a generation and leave pensions to grandchildren.

## What you can and can't pass on

You can't pass on your state pension. This will simply stop when you pass away.

You can't pass on a final salary or defined benefit pension. Those defined benefit pensions often continue to pay to a spouse or your nominated beneficiary if you die before them.

Passing on a defined contribution pension may depend on the type of scheme, the age you die and whether you've already accessed some of the money. It is essential to speak to a qualified financial advisor before making any decisions. You don't want to leave your loved ones with a large tax bill, instead of a great inheritance.

## Starting a pension for your grandchildren

If you have money to spare, you could also think about opening a pension for your grandchildren. This may seem

like jumping the gun, but it's worth remembering that workplace pensions are less generous than they used to be. Final Salary schemes have all but vanished for younger generations and retirement will be very different when your grandchildren eventually retire.

Only a parent or legal guardian can open a pension in their name, but after that anyone can contribute and every contribution you make will get the benefit of the government tax relief. A real win-win. Contributions are usually limited to £3600 a year which includes the tax relief added by the scheme so you would only pay £2880.

If you would like to talk about Retirement and planning family finances, in particular estate planning to pass on your assets tax efficiently to the next generation, please get in touch with me now.

**The value of an investment with St James's Place will be directly linked to the performance of the fund selected and may fall as well as rise. You may get back less than the amount invested. The levels and bases of taxation and relief from taxation can change at**

**any time and are generally dependent on individual circumstances. Trusts are not regulated by the financial conduct authority. George Ttoui is a qualified financial adviser at Burlington Wealth Management and is available to discuss any financial matter. If you wish to arrange a private consultation please call the office on (020) 8882 6688 or send an email to [george@burlington.uk.net](mailto:george@burlington.uk.net)**

*Burlington Wealth Management Ltd is an Appointed Representative of and represents only St James's Place*

*Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's website [www.sjp.co.uk/products](http://www.sjp.co.uk/products). The "St James's Place Partnership" and the titles "Partner" and "Partner Practice" are marketing terms used to describe St James's Place representatives.*

*\*Will writing involves the referral to a service that is separate and distinct to those offered by St James's place. Wills, along with trusts are not regulated by the financial conduct authority*



**George Ttoui**



# Join one of our Forum Groups

## Lunch Club

We meet every two months at different venues. The next lunch is on 8 May and the venue will be advised by email. Please contact me to book your place as they go very quickly. Each venue must be booked separately. There is a limit on numbers and if you haven't been before, please contact me for details, preferably by email.

Contact Sue Scott on [scotsf48@hotmail.com](mailto:scotsf48@hotmail.com) or 07890 690 896.

## Writing Group

The writing group meets at Enfield Town Central Library on the second Thursday of each month, at 10am. Each attendee writes a piece of 300-500 words on a topic chosen at the previous meeting and this is shared with other members.

Anyone interested in joining us should contact [Ruth.Serner@gmail.com](mailto:Ruth.Serner@gmail.com)

## Bingo Club

Forum bingo players meet every Monday including Bank Holidays. We play from 2-4pm: ten games of bingo plus time for tea/coffee and chatting. We ask for £1 to cover the cost of the hall and then it is £2 for five games or £4 for ten games. There is also a cash prize raffle. Venue is Jubilee Hall, 2 Parsonage Lane, Enfield EN2 0AJ.

We need to know numbers in advance so if you would like to join us, please ring Jim on 020 8363 4969 for further details.

## Board Games

We are relaunching our Board Games afternoon in June – every second Thursday 1-3pm at Millfield House. Free entry and tea /coffee provided. Feel free to bring biscuits!! We look forward to welcoming you. Next dates: Thursdays 13 and 27 June.

Turn up or call the office 020 8807 2076 for more information.

## Poetry Group

We meet every fourth Thursday of the month in the community meeting room at the Enfield Town Library between 10:30am and 12 noon to share and discuss poems we bring along on subjects suggested by the group. If you love poetry, we'd love you to join us. We request a donation of £1 per meeting to cover the room hire cost. Our forthcoming subjects are 'Aches & Pains' on 25 April and 'Advice' on 23 May.

For further details, please contact Brian Darby on 020 8363 5829 or text to 07541 732339.

## Film Making Group

Enthusiasm, but no particular experience, needed to join our film making group (EBOFF Films). We meet monthly at Jubilee Hall for planning meetings and at different times throughout the month to carry out filming. Cost of joining the group is £7 per month which covers our room bookings, tea and coffee. If you wish to visit for a one off, please contribute £2 towards the cost. Find out more about us from our new website on <https://eboff-films.weebly.com/>

For further information contact Jan on 07748 264735 or email [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie)

## WhatsApp Cinema Group

Join our WhatsApp cinema group if you like going to see films and would enjoy the company of others. There are about 23 of us in the group and we tend to go to Cineworld in Southbury Road or to cinemas in Central London. You can organise to see the films you like or just join in with ones that have been organised. No particular commitment is needed. We have recently seen Eileen and A Christmas Carol – amongst other films. You will need a smart phone to sign up for WhatsApp – we can help you download the app if you need it.

To join please text your phone number to Jan on 07748 264735 or email [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie)

## Book Club

The club meets in the Community Room at Enfield Town library on the third Thursday of every month from 10am-12 noon.

18 April – Standard Deviation by Katherine Heiney

16 May – North and South by Elizabeth Gaskell

To join or any further information, contact Sue Scott preferably by email on [scotsf48@hotmail.com](mailto:scotsf48@hotmail.com) or 07890 690 896.

## Coffee Club

We meet in the Skylight Restaurant in Pearson's in Enfield Town on the first Wednesday of each month. The next meetings are 3 April and 1 May. Just turn up anytime from 10am (we finish at 12 noon) and find us in our reserved space.

For any further information, contact Sue Scott preferably by email on [scotsf48@hotmail.com](mailto:scotsf48@hotmail.com) or 07890 690 896.

## Chance to Dance

The Dancing Group will be meeting again on Thursday 18 April and Thursday 16 May from 11.00 – 12.30 in the Bistro at the Millfield Theatre. We will be charging £5 per session to cover the cost of the dance teacher. Everyone is welcome. For more info, call the office on 020 8807 2076.

## AFFILIATED GROUPS

### Grovelands Bowling Club

Try lawn bowls. Our open days are Saturdays 18 and 25 May and Sunday 26 May. From 10am onwards. The nearest entrances to our club in Grovelands Park is Church Hill or Seaforth N21. Call 0771 139 4722 for information. Come and try your hand. It's fun.

### Enfield Art Circle

On 20 April, Enfield Art Circle members are exhibiting their work in a one day table top show at St Stephen's Church Hall, Bush Hill Park from 10.00am until 4.00pm. Entrance is free and light refreshments will be available. Everyone is encouraged to come along and talk to the artists, and some may consider joining the group. Spacious car park and buses W8 and 329.

# Social Calendar



Do come along and join other Forum members at these social events, which are arranged by volunteer organisers. We make a special effort to welcome new members and singles. You need to be a member of the Forum in order to take part in these events – it's just £11 a year, so do join us. See p2 for details.

## **Wednesday 3 April** **Day trip to St Albans**

Use your Freedom Pass for a day trip to St Albans and take a tour of the town and the Cathedral. Meet outside Lidl in Cecil Road Enfield at 10am. We will take the 313 bus to Potters Bar Station. Then the 84 bus from Potters Bar Station to St. Albans. Limited to 12 people.

To reserve your place contact Roy Barrows,  
[roycar1939@btinternet.com](mailto:roycar1939@btinternet.com)

## **Sunday 21 April** **Film and Quiz Social**

This afternoon will be a mixture of films and quizzes with EBOFF'S new film 'The Woman in the Red Hat', some short comedies and, after the break, a short fun quiz run by Christine and Peter Padwick. Held 2-4pm at Jubilee Hall, 2 Parsonage Lane. Free refreshments, raffle and quiz prizes. All are welcome. Best to book in advance or ring on the day to check spaces are still available. Entry £4 or £5 for guests/non-members. Proceeds go to our film group to make the next film.

To book contact Jan on [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie) or phone 07748 264735 or check our website: <https://eboff-films.weebly.com/>

## **Friday 10 May** **The Museum of Brands**

Use your Freedom Pass to visit this unique Aladdin's cave of retro design and memories – currently the only museum of its kind in the world. Every corner you turn in the Time Tunnel leads you into a different decade. Discover what has made shoppers tick for the last 200 years and surround yourself in the classic designs, vintage adverts and retro styles. There is a cafe and small garden. Entry £7.50. Meet at Enfield town station at 10.15 for a train to Liverpool Street and then underground to Ladbroke Grove.

To reserve a place contact Heather Cole 07973 438 989.

## **Monday 13 May** **Bletchley Park**

Discover the incredible achievements of WW2 Codebreakers in the place where it all happened. Explore the stories of Bletchley Park, through film, interactive displays, and museum collections. We will take a coach from Enfield to arrive at Bletchley Park at 10am for a coffee break before a private tour at 10.30am. After the tour there is plenty of time to explore, and have a light lunch in the lovely cafe. You can even try code breaking yourself, before returning to Enfield at approx. 5pm. Price of £53pp includes return coach travel, entrance fee, and private tour, coach driver tip and a small Forum donation. Just four places left.

To find out more, request a booking form and to book your place, please contact Melanie at [melaniechalloner@yahoo.co.uk](mailto:melaniechalloner@yahoo.co.uk) or 07875 506 856.

## **19-24 May** **Lively Liverpool and the Mersey Magic**

This is a must do trip to the city that brought us so much wonderful music and football and still does to this day – but this trip is so much

more!! This is a coach trip from Enfield and our accommodation is at the iconic Dixie Dean Hotel in central Liverpool. There is a superb itinerary, with a ferry across the Mersey, a guided magical history tour, Strawberry Fields visit, RHS Bridgewater and Salford Quays, Beatles Story Exhibition, free time to explore the numerous museums and galleries and cathedrals – plus of course the Cavern for a nightcap!! We visit Chester on the way home too. What a great time we'll have!! This trip is limited to 35 people and there is just one double room and three twins left. Cost £719 to £649pp depending on group size.

Contact Olivia on [oliviagoodfellow19@gmail.com](mailto:oliviagoodfellow19@gmail.com) or call 020 8447 8841 to request a booking form and itinerary.

## **Sunday 2 June** **Quiz Afternoon**

Book as tables or individuals for this fun quiz session. Some games are based on memory, so you won't need prior knowledge. Free refreshments. Book and pay in advance – £4 or £5 for guests and non-members. Or ring on the day to check availability. Proceeds go to our film group to make the next film. Held from 2pm till 4pm at Jubilee hall, 2 Parsonage Lane.

To book contact Jan on [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie) or 07748 264735 or check the website <https://eboff-films.weebly.com>

## **June 3-16** **Malaysia and Borneo**

Nine already booked but there is space for more. Come on, join in the adventures!

Further information on the wonderful Riviera itinerary and how to book contact Olivia on [oliviagoodfellow19@gmail.com](mailto:oliviagoodfellow19@gmail.com) or 020 8447 8841.

## **Saturday 22 June** **Sudbury market and the Suffolk Punch Trust Farm**

Enjoy a mid-summer day out with us, exploring in the morning the ancient market at pretty Sudbury. After an independent early lunch, we spend the afternoon at the Suffolk Punch Trust at Woodbridge, which is a breeding stud and centre to help protect this critically endangered breed of working horse. Our visit will include a private guided tour, including a tractor trailer ride around the huge farm to see these gentle giants and their foals, horse demos, farm wagons, vehicles and implements tour, heritage garden, farming heritage museum. Easy walking and a relaxed itinerary to suit most abilities. We finish with a delicious included cream tea before returning home. The trip costs £58.50 pp which includes return luxury coach travel, all activities at the Trust, cream tea, driver tip and a small Forum donation.

Only seven places left, so book your place, request a booking form and find out more from Olivia on 020 8447 8841 or email [oliviagoodfellow19@gmail.com](mailto:oliviagoodfellow19@gmail.com)

## **Sunday 30 June** **Film and Quiz Social**

This is likely to be our last Sunday afternoon social until September as there will be a summer break. Full details in the next newsletter or check our website <https://eboff-films.weebly.com>

## July 1-8 or 8-15 (or both weeks) or October 21-28 Turkish Delight for the Forum yet again

Following on from our amazing first independent non-profit making holiday in July 2023, there are not one but three weeks available for those of you who would like to have the best holiday ever in the sun, with friendly people, amazing experiences and an itinerary to blow you away in a spectacular retreat with mountains and sunsets every day. You are welcome to invite non-Forum members who would appreciate this kind of trip. Places are already filling up on all three weeks (1 July – three places left. 8 July – four places left. 21 October – two places left) so let me know if you'd like more information and join the happy group here in the land of turtles, sunshine, history, wonderful food and people and much much more.

*For a full itinerary on any week, please contact Olivia on [oliviagoodfellow19@gmail.com](mailto:oliviagoodfellow19@gmail.com) or 020 8447 8841.*

## 26-30 August Historic Houses of Yorkshire

This is a superb coach break to explore many of the wonderful National Trust properties to be found 'in God's country'. Our lovely Queens Hotel is in the centre of York on the banks of the River Ouse. The price will depend on numbers achieved and varies from £599 to £699, so the larger the group, the cheaper our holiday! We already have 30 members booked onto this trip. So much to look forward to, so why not join us? Just two twin rooms left now.

*For full itinerary details and a booking form, email Olivia on [oliviagoodfellow19@gmail.com](mailto:oliviagoodfellow19@gmail.com) or call 020 8447 8841.*

## 27 Sept – 4 Oct Danube River cruise

Flying to Budapest then visiting Budapest, Esztergom, Bratislava, Durnstein, Melk, Sal or Linz and of course Vienna. Only a few twin cabins left now.

*For further information contact Olivia on [oliviagoodfellow19@gmail.com](mailto:oliviagoodfellow19@gmail.com) or 020 8447 8841.*

## November 5-15 Argentina

This will be an epic bespoke Forum adventure with Wendy Wu Tours so contact Olivia for possibly the best itinerary we have ever offered at the Forum. Bookings are open now and six of us have already paid our deposits and are ready to tango!! There will be another presentation from Wendy Wu Tours in late spring.

*If you would like to be kept informed, let Olivia know, [oliviagoodfellow19@gmail.com](mailto:oliviagoodfellow19@gmail.com) or 020 8447 8841.*

## More to come in 2024

There are also lovely day trips and experiences in the planning for the rest of the year including:

- Battersea Dogs' Home and lunch out before a wander round Battersea Power Station's luxurious shops
- Vintage Essex afternoon tea
- Guided Tour of The National Gallery

## Looking ahead to 2025

We are busy finding the best holiday/trip destinations for our members for 2025 and here are some of the likely destinations to whet your travelling appetites:

Norfolk Gardens – April. Details available shortly. Definitely happening.

Sardinia and Corsica – June. Details almost ready. Definitely happening.

Greek Island-hopping mini cruise (Athens, Mykonos, Santorini, Paxos) –September. Details almost ready. Definitely happening.

Prague – October/November. Planning stage.

*All details to follow but you can leave expressions of interest with Olivia from now onwards on 0208 4478841 or [oliviagoodfellow19@gmail.com](mailto:oliviagoodfellow19@gmail.com)*

# Wild time in southern Africa

## Super trip to Victoria Falls, Botswana and South Africa

A small group of Forum members have just returned from an amazing tour of South Africa organised by Riviera Travel.

Our tour began at the incredible Victoria Falls, where some of us took advantage of a helicopter ride over the falls too. We cruised along the Zambesi River on the African Queen boat at sunset and saw wonderful wildlife on every stretch.

A safari in neighbouring Botswana was also breathtaking and the elephant population was staggering. We had more boat trips to witness hippos up close and marvelled at the birds and crocs – so difficult to know which way to turn.

Our final game drive did not disappoint and the water buffalo, lions, baboons and zebra, along with hundreds more elephants, made this a difficult place to leave.

We travelled on to the Cape of Good Hope and said hello to Africa's only penguin population at Boulders Beach.

We also toured the winelands region and had tastings before visiting some beautiful towns including Stellenbosch.

A cable car up Table Mountain, a poignant visit to Robben Island with a guided tour of Mandela's cell and prison plus a township visit, with a chance to meet local people and support their community projects.

The tour is captured in photos on the Forum Facebook group page.

*Olivia Goodfellow*



DISCLAIMER: THE FORUM IS NOT LIABLE FOR ANY PERSONAL INJURY/ACCIDENTS THAT MAY OCCUR DURING ANY OF ITS ACTIVITIES OR EVENTS

# Meetings

Everyone is welcome – both members and non-members – to come to the Forum's monthly meetings where we have a wide range of speakers. They are usually held at the Civic Centre in Enfield Town on the last Tuesday of the month.

## **Tuesday 30 April, 10am for 10.30am – 12 noon Better in Enfield**

Sabrina Forde, Community Sports Manager for Better, will talk about the partnership between Better and Enfield Council to run the council's leisure centres.

*Venue: Council Chamber, Enfield Borough Civic Centre, Silver Street, Enfield EN1 3XA*

## **Tuesday 28 May, 10am for 10.30am – 12 noon Nutrition for older people**

Louisa Bourlet, Community Health Development Officer, Public Health Enfield, will give us everyday nutrition tips to support our health.

*Venue: Council Chamber, Enfield Borough Civic Centre, Silver Street, Enfield EN1 3XA*

If you have any suggestions for speakers or for subjects you would like to see covered, please contact the office on [info@enfieldover50sforum.org.uk](mailto:info@enfieldover50sforum.org.uk)

## Advice Service

Financial advisor **George Ttoui** is available by telephone from 10am to 4pm Monday to Friday to offer some initial advice on tax, investments, equity release, inheritance tax and long-term care fees.  
Phone: 020 8882 6688.

Solicitors **Stennett & Stennett** are available to deal with enquires during office hours 9.30am to 5.30pm, Monday to Friday to offer some initial advice on wills, power of attorney, property and legal advice about paying for social care.  
Phone: 020 8920 3190.

## Join the Forum's lottery club

Play the lottery and help the Forum support older people in the Borough of Enfield

The Forum lottery offers a great way to support our work and, at just £5 a month, offers excellent odds to win some serious money. The prize for the monthly draw is £400 and will continue to increase as more players join the lottery club.

Anyone over 18 can join the lottery club. You do not need to be a member of the Forum or even resident in Enfield. If you are stuck for an idea for a birthday gift, a lottery number can be purchased for a friend/relative/grandchild. You can hold as many numbers as you like.

In order to make the process as smooth as possible, people should contact the office to purchase their 'lucky' number(s) and then set up a standing order for £5 a month, to be paid on the 1st of the month. You can stop this standing order at any time, but please make sure you inform the office so they do not have to call to find out whether you have quit or if it is a bank problem.

Another good way to pay is to buy a year's worth in advance – call the office to buy your number and then send a cheque for £60 (£5 x 12 months). You can also pay cash at the office.

### Latest winners

**November: Peter Smith, no. 43**

**December: Ita Connolly, no. 195**

**January: Linda Jefferson, no. 25**

## Coffee & Cake



We are relaunching the summer Coffee & Cake at Millfield House, where the office is (see p2). Come and join us from 11-12 on Friday 7 June and/or 21 June and fortnightly after that.

If you can bring a cake or biscuits, all the better.

Are you a member of the Forum?  
See p2 for details on how to join.